

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: TROY A. HOLBERT	§	Case No. 15-81079
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/21/2015.
- 2) The plan was confirmed on 09/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/31/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/02/2016, 09/02/2016, 02/02/2017, 07/07/2017, 08/11/2017.
- 5) The case was dismissed on 08/11/2017.
- 6) Number of months from filing or conversion to last payment: 23.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,909.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,995.00	
Less amount refunded to debtor(s)	\$ 91.17	
NET RECEIPTS		\$ 18,903.83

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,387.54	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,887.54
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ERIC PRATT LAW FIRM P.C.	Lgl	4,000.00	4,000.00	4,000.00	3,500.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	13,641.00	0.00	3,027.30	3,027.30	1,722.70
CAPITAL ONE AUTO FINANCE	Uns	0.00	3,813.82	786.52	461.03	0.00
INTERNAL REVENUE SERVICE	Pri	3,500.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	3,799.17	3,799.17	1,133.80	0.00
ACS / NELNET	Uns	0.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Uns	3,000.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCIAL /	Uns	9,622.00	NA	NA	0.00	0.00
ASSOCIATED COLLECTORS INC	Uns	3,500.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	196.00	NA	NA	0.00	0.00
BANKAMERICA	Uns	0.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	567.00	615.10	615.10	172.52	0.00
CREDITBOX.COM, LLC	Uns	1,500.00	2,519.37	2,519.37	751.87	0.00
RESURGENT CAPITAL SERVICES	Uns	1,092.00	1,092.33	1,092.33	325.99	0.00
CREDITORS PROTECTION S	Uns	128.00	NA	NA	0.00	0.00
GLHEGC	Uns	0.00	NA	NA	0.00	0.00
LAMONT HANLEY & ASSOC	Uns	0.00	NA	NA	0.00	0.00
OPPORTUNITY LOANS	Uns	1,626.00	1,476.01	1,476.01	440.49	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
OSI COLLECT	Uns	343.00	NA	NA	0.00	0.00
PLS LOAN STORE	Uns	7,000.00	NA	NA	0.00	0.00
RRSTAR	Uns	22.00	NA	NA	0.00	0.00
UNION SAVINGS BANK	Uns	8,215.00	8,234.45	8,234.45	2,474.16	0.00
ZINGO CASH ILLINOIS LLC	Uns	1,000.00	1,149.62	1,149.62	343.09	0.00
PROGRESSIVE NORTHERN	Uns	0.00	1,515.29	1,515.29	452.21	0.00
PORTFOLIO RECOVERY	Uns	0.00	6,787.98	6,787.98	2,025.77	0.00
THE PAYDAY LOAN STORE	Uns	0.00	1,724.07	1,724.07	514.52	0.00
ECMC	Uns	0.00	202.46	0.00	0.00	0.00
WP & L COMPANY DBA ALLIANT	Uns	0.00	348.24	348.24	103.93	0.00
ROCKFORD MERCANTILE AGENCY	Uns	0.00	264.00	264.00	66.91	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 3,027.30	\$ 3,027.30	\$ 1,722.70
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 3,027.30	\$ 3,027.30	\$ 1,722.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 30,312.15	\$ 9,266.29	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,887.54	
Disbursements to Creditors	\$ 14,016.29	
TOTAL DISBURSEMENTS:		\$ 18,903.83

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/12/2017

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.